

Figure 1

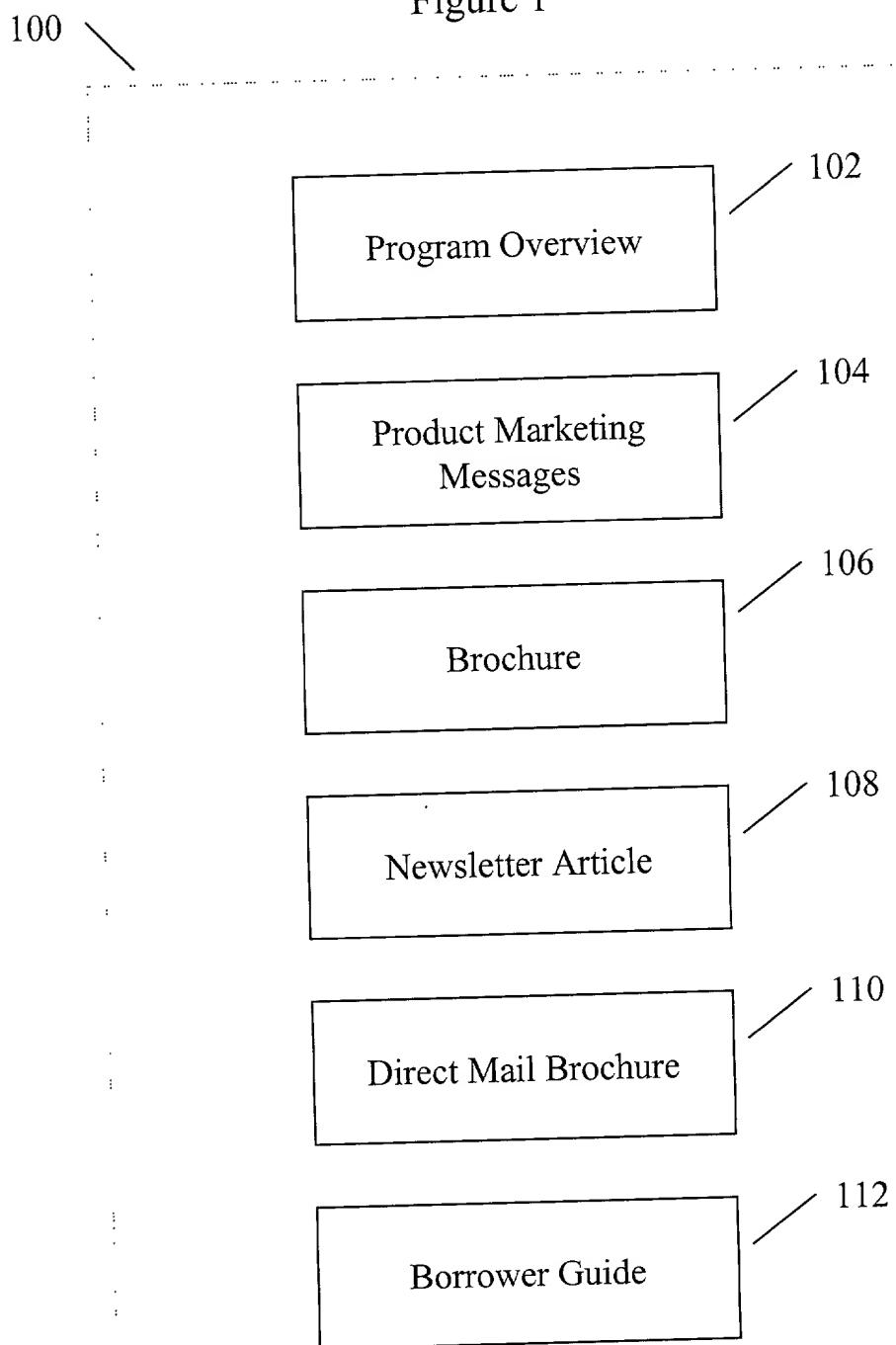


Figure 2

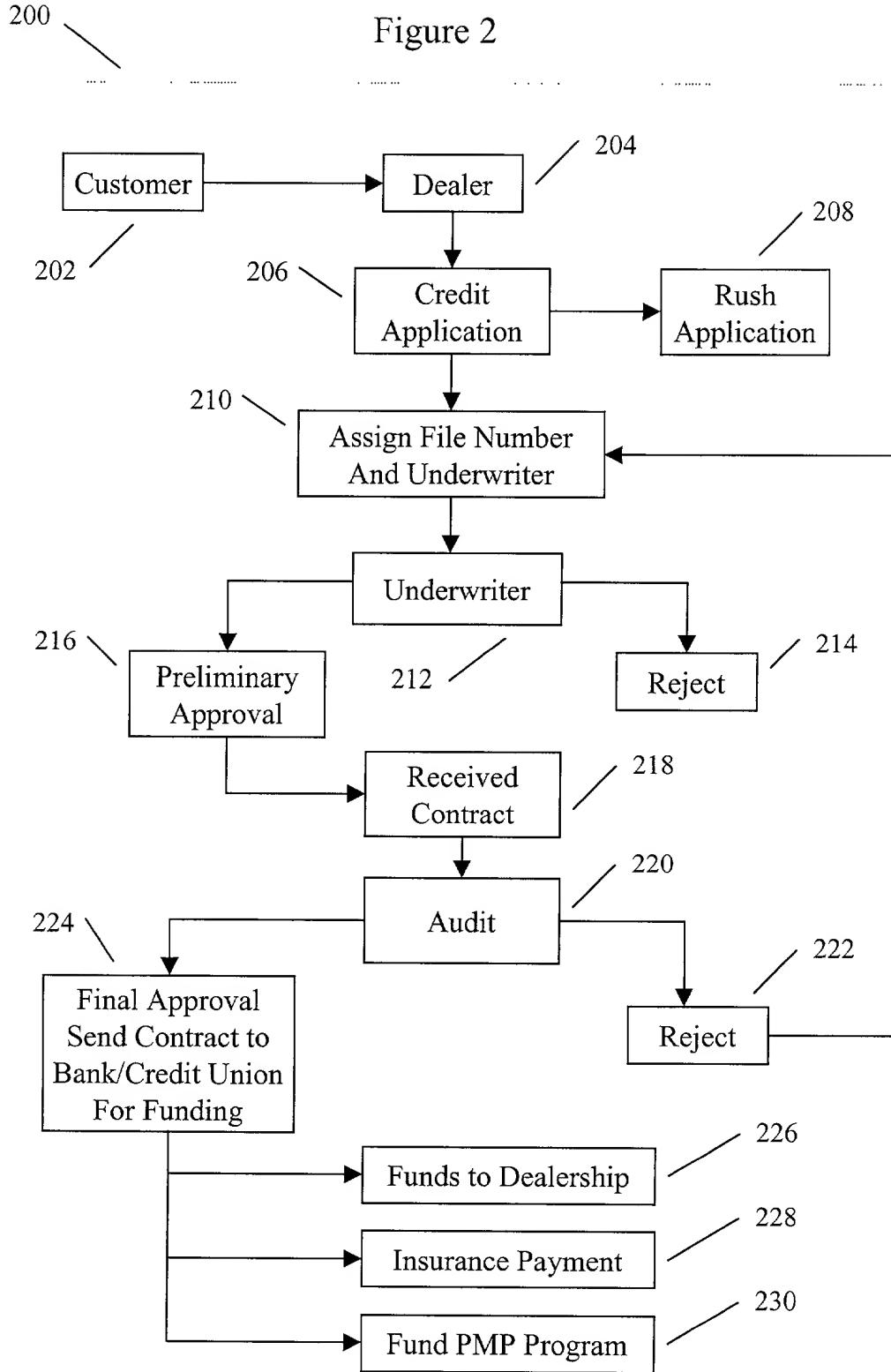


Figure 3

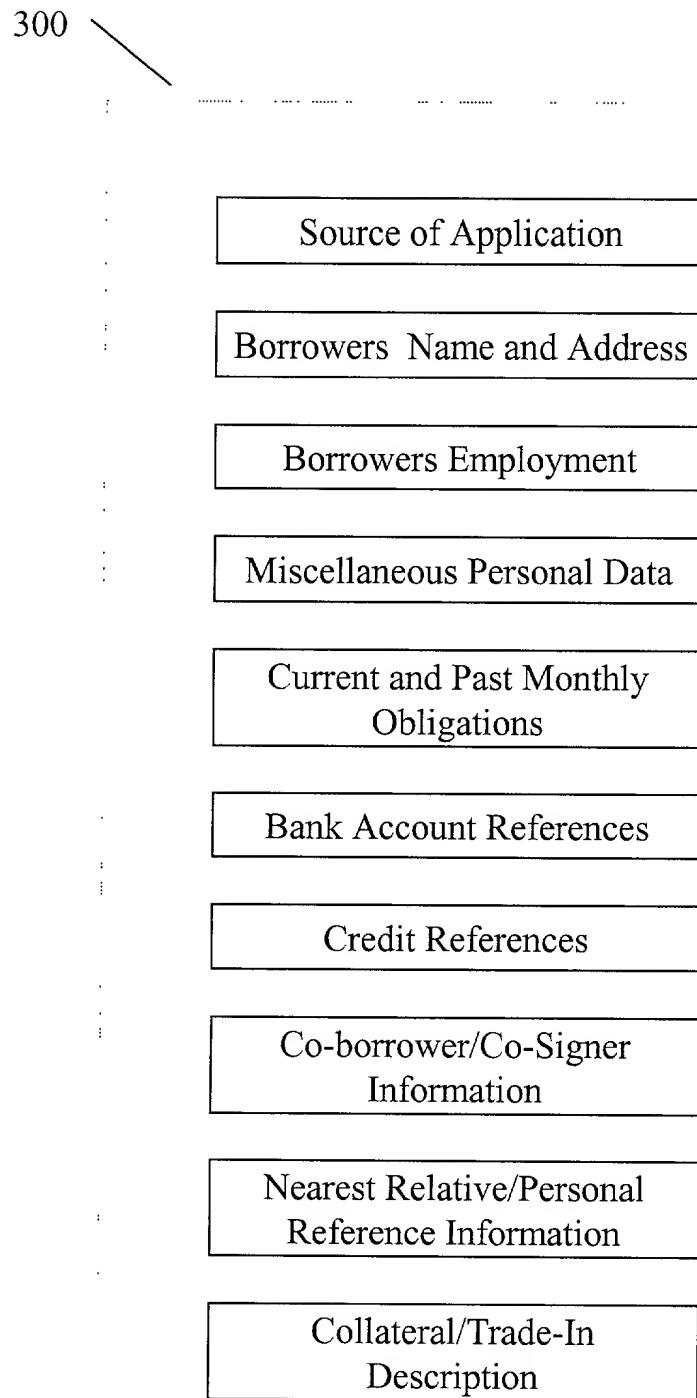


Figure 4A

Program	Optima	Premium	Advantage	FTB
Residence	I yr current / 3 yrs in area	I yr current / 3 yrs in area	I yr current / 3 yrs in area	2 yrs current
Employment	1 yr current / 3 yr same field	I yr current / 3 yrs continuous	I yr current / 3 yrs continuous	2 yrs current
Gross Income	Single \$1500 Joint \$1800	Single \$1500 Joint \$1800	Single \$1500 Joint \$1800	Single \$1800 Joint \$2000
Rent / Mortgage	\$300 min	\$300 min	\$300 min	\$300 min
Insurance	\$75	\$75	\$75	\$75
Credit Score	580	N/A	N/A	N/A
Debt Ratio	50% of gross	50% of gross	50% of gross	45% of gross
Max Payments %	20%	20%	20%	15% up to \$350
Military Status	E-5	E-4	E-4	E-3
Bankruptcy	Discharged 12 months. Perfect credit since.	Discharged / 1 yr old	Discharged	None
Repossession	None in past 2 Years.	1 yr old / only 1	1 yr old / only 1	None
Foreclosures	None in past 2 yrs	1 yr old / only 1	1 yr old / only 1	None

Figure 4B

Program	Optima	Premium	Advantage	FTB
History of Credit	3 yrs reporting to bureau	12 months reporting to bureau	12 months reporting to bureau	None
Positive Credit	12 month history of positive credit totaling a minimum of \$5,000	12 month history of positive credit totaling a minimum of \$1,000	12 month history of positive credit totaling a minimum of \$500	None
Tax Liens	Tax liens must be in repayment	Excess of \$2,500 not acceptable unless proof of settlements or repayments	Excess of \$2,500 not acceptable unless proof of settlements or repayments	None
Child Support	No derogatory child support	Excess of \$2,500 not acceptable unless proof of settlements or repayments	Excess of \$2,500 not acceptable unless proof of settlements or repayments	None
Derogatory Credit	No 90 day lates. No more than 2 times 30 days late within past 12 months. All accounts must be current.	No charge-off greater than \$750 in last 12 months. All accounts must be current.	No charge-off greater than \$1,000 in last 12 months. All accounts must be current.	None

Figure 5

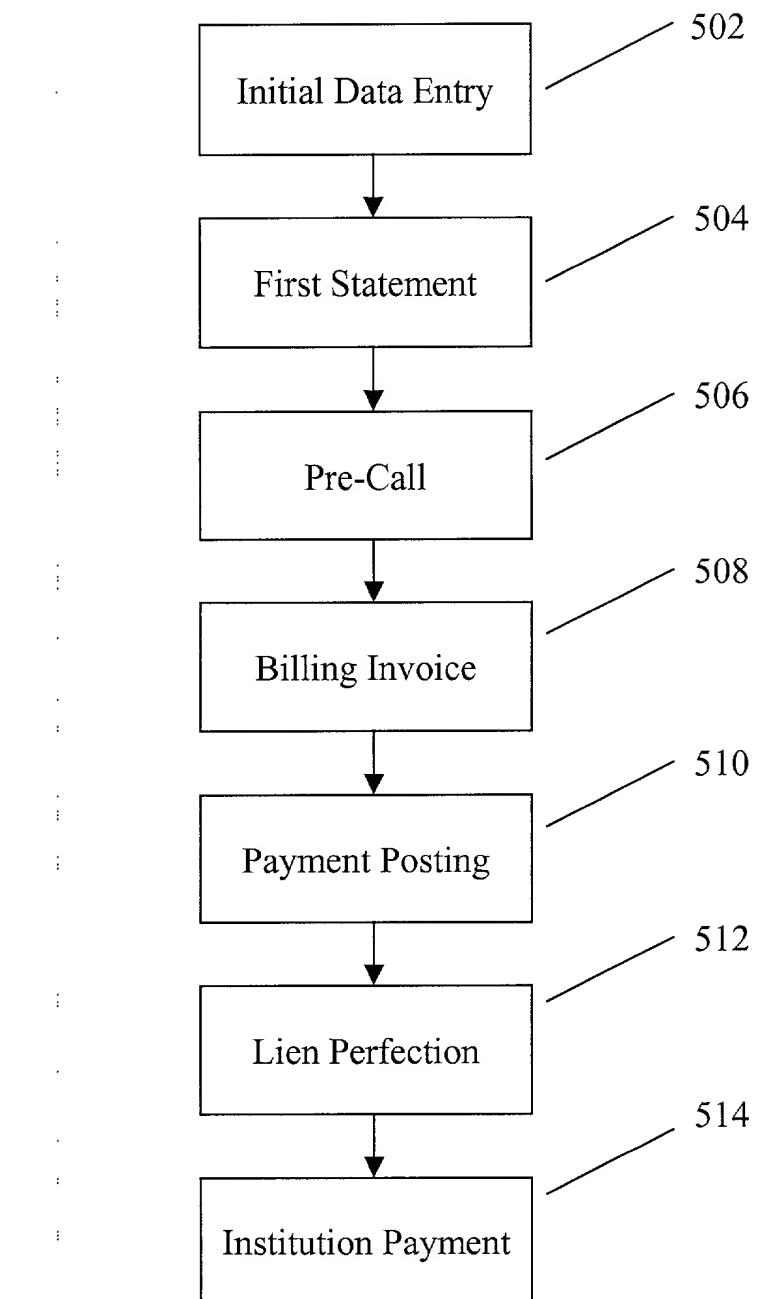


Figure 6

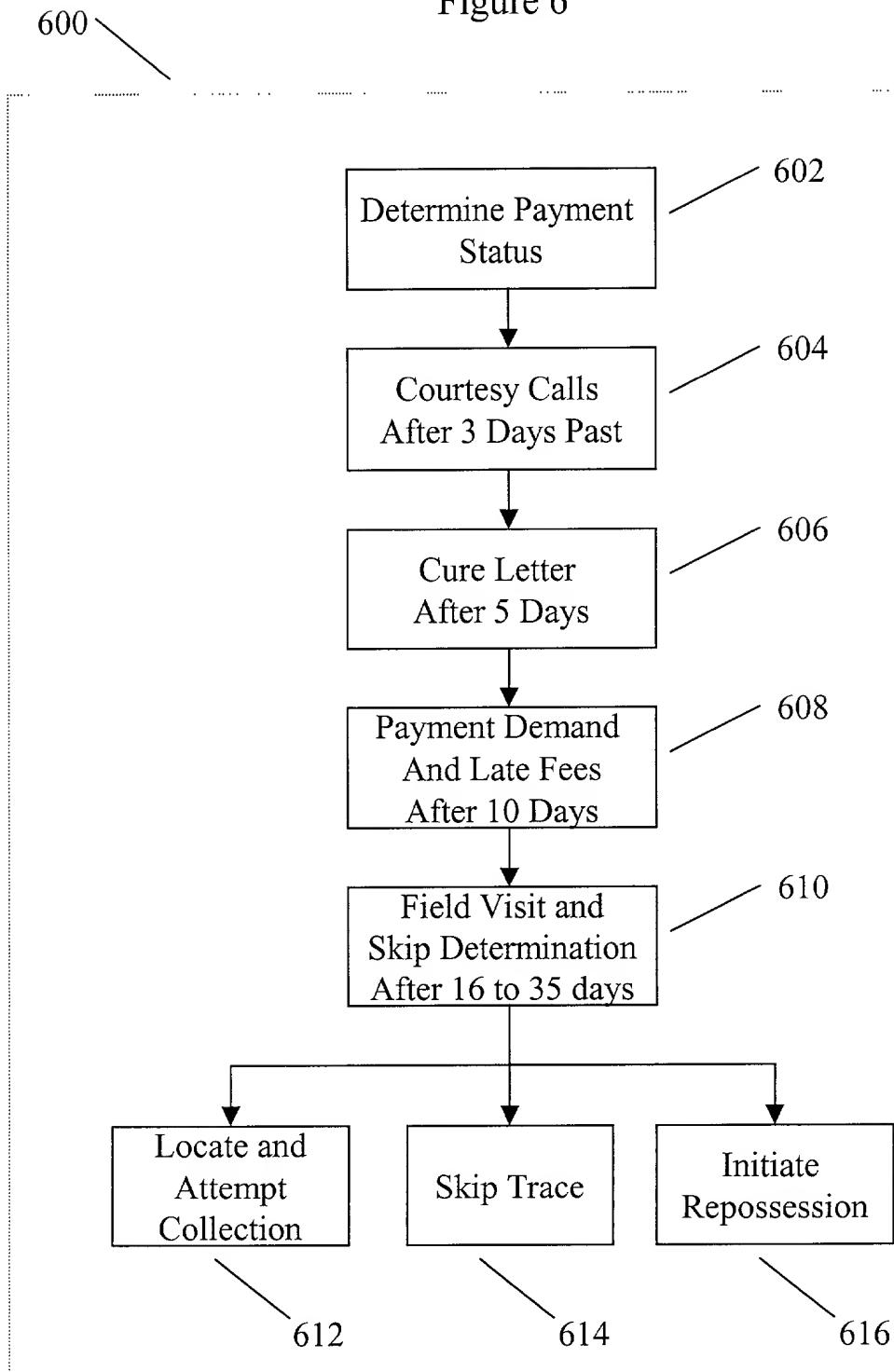


Figure 7

